

U.S. Bank ReliaCard®

A better way to receive and use your government agency payments



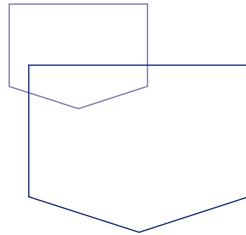
Usage Guide

Using your ReliaCard is Easy

Use your ReliaCard to make purchases

You can use your ReliaCard over the phone, at websites or for everyday purchases in such places as:

- Grocery Stores
- Gas Stations
- Restaurants
- Video Stores
- Retail Stores
- Medical and Dental Offices
- Airlines
- Hotels and Motels

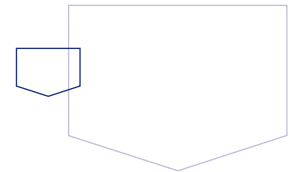


To make a purchase

- Know your balance.
- Insert your card and select "CREDIT".
- Sign your receipt.
- Take your ReliaCard and receipt.

Getting cash back from a merchant

- Purchase at least one item.
- Select "DEBIT".
- Enter your 4-digit PIN.
- Select "YES" for cash back.
- Enter the amount, press "OK".



Use your ReliaCard to get cash

There are three ways to get cash with your ReliaCard:

- Use your ReliaCard to get cash at virtually any ATM in the U.S. and around the world.*
- Receive cash withdrawals at participating banks or credit unions.
- Use the cash-back option at thousands of retailers nationwide, like major discount retailers, grocery stores, pharmacies and convenience stores, at no additional charge.

Using an ATM

Insert or swipe your card in the ATM and enter your 4-digit PIN.

For cash

- Select "WITHDRAWAL from CHECKING".
- Enter the amount of cash you wish to withdraw.
- Take your cash, your receipt and your ReliaCard.
- Keep track of your remaining balance.

For balance inquiry

- Select "BALANCE INQUIRY from CHECKING".

Getting a cash withdrawal

- Know your balance (the teller will not have access to this information).
- Ask the teller for a cash withdrawal in the amount you wish to withdraw.
- Keep your receipt.
- Keep track of your remaining balance.

Using the internet

- Go to www.reliacard.com.
- Follow the login instructions.

Account access and service

Online

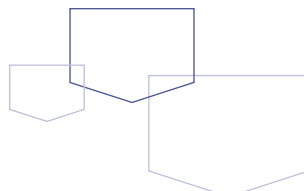
Get online account information anytime at www.reliacard.com.

- View your balance.
- Check your account activity.
- Change your PIN.
- Sign up for account alerts.
- Sign up for Bill Pay

Over the phone

Call ReliaCard Cardmember Services, day or night, at 866-276-5114.

- Obtain balance information.
- Report a card lost or stolen.
- Request other assistance.



All of **us** serving you™



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*Some fees may apply. Please refer to the back of your card carrier for a list of potential fees. Member FDIC 41593

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Fees

Possible fees associated with this card

ATM Withdrawals

U.S. Bank or MoneyPass® - Free, Others - \$1.25

Withdrawals at U.S. Bank or MoneyPass ATMs are Free. The nearest location can be found at usbank.com/locate or www.MoneyPass.com. A \$1.25 fee will be assessed for each non-U.S. Bank or non-MoneyPass ATM withdrawal. The first two ATM withdrawals per month at a non-U.S. Bank or non-MoneyPass ATM will be free. (ATM owners may also assess their own fee for each transaction.)

Teller Cash Withdrawal - Free

No fee will be charged to receive a cash withdrawal at any Visa member bank or credit union.

Overdraft

First occurrence - Free, Thereafter - \$10.00

A \$10.00 fee will be assessed for overdrawing your account. Usually a purchase that exceeds the available balance will not be approved. Occasionally, some restaurants and gas station pay-at-the-pumps may only authorize a small amount. Once the full transaction amount posts a couple days later, if you do not have sufficient funds, it may result in a negative balance.

Inactivity - \$2.00

If the account is inactive for 180 consecutive days a \$2.00 fee per month will be assessed. The fee is charged each month until the account becomes active again or until the balance reaches \$0. A state deposit is considered activity.

Live Customer Service

First 3 per month - Free, Additional calls - \$3.00

You may make 3 free calls per month to speak with a live customer service representative (CSR). There will be a fee for any additional calls to speak with a CSR during the month. (Services using the automated system have no fee.)

Paper Statement - \$1.00 per month

Monthly statements can be viewed online for free at www.reliacard.com. A fee will be assessed each month if paper statements are requested.

Funds Transfer - \$2.00

You may transfer funds to another bank account. This must be done through a CSR.

Card Replacement

Standard - Free, Expedited - \$15.00

Standard card replacement is Free, and the card will arrive in 3-5 business days via standard U.S. mail. For expedited card replacement a \$15.00 fee will be assessed. The card will arrive in 2 business days via UPS.

Optional service fees:

Bill Pay, Alerts & Balance Inquiry

To use these services, you must enroll online at www.reliacard.com.

Bill Pay Transaction - \$0.99

A fee will be assessed to your card for each payment request.

Bill Pay Stop Payment - \$10.00

A fee will be assessed to your card for each stop payment request.

Bill Pay Return - \$20.00

A fee will be assessed to your card for each payment returned.

Bill Pay Proof of Payment Request - \$5.00

A fee will be assessed to your card for each proof of payment request.

Bill Pay Research - \$25.00

A fee will be assessed to your card for payment inquiries requiring research.

Email Alert - Free

No fee will be assessed to your card for each e-mail alert sent.

Mobile Alert* - \$0.15 per alert

A fee will be assessed to your card for each mobile alert sent. *Note: No fee will be assessed for Zero/Negative Balance Alerts.*

Mobile Balance Inquiry* - \$0.25 per inquiry

A fee will be assessed to your card for each mobile balance inquiry.

*Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

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